



# Are You a Woman Nearing Retirement? We Can Help.

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You've reached that point in your life when retirement seems like it's right around the corner. You have a number of decisions to make: - when to retire, when to begin receiving Social Security benefits, when to sign up for Medicare and whether to move or what you want to do in your retirement.

Our colleagues in the department's Women's Bureau recently published research on the challenges and circumstances that define the experience of older women workers.

**Join us on August 16 for our webinar, "Helping Women Take the Mystery Out of Retirement Planning" to learn how to protect your savings, avoid financial scams and fraud, and get on track for a secure retirement.**

While planning for retirement is a mystery for many people, it's not as intimidating as you might think. Some of you may have started planning already – for those who haven't, it's never too late to start. The sooner you start, the more time you have to save and consider your decisions.

The data tells us that women are statistically more likely to earn less than their male counterparts during their primary working years, shoulder a greater obligation for unpaid family caregiving, and consequently have fewer resources available to them in retirement. However, there are protections to consider and steps you can take that can help you make up for shortfalls. If you are not sure you're financially ready or what to do to make sure you have a secure retirement, the department's Employee Benefits Security Administration (EBSA) has resources that can help.

During our retirement planning webcast, we'll provide information on key issues facing women as they plan for retirement. These include:

- The circumstances women face that create challenges to planning and saving for retirement.
- Making the most of your workplace-based retirement plan and making sure your retirement savings are on track.
- Social Security and Medicare benefits, such as when to sign up for Medicare and when to begin receiving Social Security.
- How to avoid financial abuse, fraud and scams.

You can find more information here, including how to register.

We also have two publications that can help:

- Taking the Mystery Out of Retirement Planning – this explains how to figure out what you need for retirement and how to save for it.
- Retirement Toolkit – this booklet, brought to you by the Department of Labor, the Social Security Administration, and the Centers for Medicare and Medicaid Services, identifies issues to keep in mind when planning for retirement and signing up for Social Security and Medicare. It also provides a list of publications and interactive tools to help you in your retirement planning.

EBSA also has Benefits Advisors who can answer your questions or assist you if you have problems with your workplace-based retirement plan. For copies of these publications or to talk to a Benefits Advisor, contact us at [askebsa.dol.gov](https://askebsa.dol.gov) or call 1-866-444-3272.

*Lisa M. Gomez is the assistant secretary of labor for employee benefits security. Tiffany Boiman is the director of the Women's Bureau's Office of Policy and Programs.*

**Tags:** working women, health benefits, how to save for retirement, Employee Benefits Security Administration, Women's Bureau

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